

Certificate Number: 20668-NJ-DE-038352885

Bankruptcy Case Number: 20-13571



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 4, 2024, at 4:59 o'clock PM EDT, Antonio E Morales completed a course on personal financial management given by internet by Andrew Finberg, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 5, 2024 By: /s/Consuelo v Gerhardt

Name: Consuelo v Gerhardt

Title: Financial Educator